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Subject: Truth in Savings

Having worked for and with many financial institutions in the Change in Terms Department, I believe that the current form of "clear and conspicuous" is sufficient for disclosures. During this time of economic troubles, financial institutions would carry too heavy a financial burden to completely replace their current stock of disclosures to satisfy a regulatory change of this nature. Please keep the "clear & conspicuous" definition as it is. Thank you.

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